



A Program with the
Colorado Attorney General
and the AARP Foundation



Colorado Attorney General
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Better Business Bureaus®
Serving Colorado



Work-at-Home: Opportunity or Scam?

The jobs might be different, but the message is the same — start earning a great living today working from home in your spare time.

When money's tight, work-at-home opportunities can sound like just the thing to make ends meet. Some even promise a refund. But the reality is many of these jobs are scams.

Here are some examples of work-at-home schemes to avoid:

- **Envelope Stuffing.** For a “small” fee, the ad says, you’ll learn how to earn lots of money stuffing envelopes at home. *Then you find out that once you pay the promoter you never get paid for the work.*
- **Assembly or Craft Work.** You can make money assembling crafts or other products at home. *However, you may have to invest hundreds of dollars for equipment or supplies.*
- **Rebate Processing.** The ad says you can earn money by helping to process rebates. *You find that there are no rebates to process, and few people ever see a refund.*
- **Online Searches.** The ad claims that you can earn thousands of dollars a week running Internet searches on prominent search engines and filling out forms. *After you pay you find this company is not legitimate and just wanted your credit card information.*
- **Medical Billing.** The ads lure you in with promises of a substantial income from processing medical claims electronically. *After purchasing their equipment you find that competition in the medical billing market is fierce and not many people who purchase programs get clients.*

Beware of promises of a big income for work from home, especially when the “opportunity” involves a fee or divulging your credit card information.

Here are some questions to ask first and be sure get their answers in writing:

- What tasks will I have to perform? Will I be paid a salary or will I be paid on commission?
- What is the basis for your claims about my likely earnings? Who will pay me?
- What is the total cost of this work-at-home program, including supplies, equipment and membership fees? What will I get for my money?

Also, check out the company with your local consumer protection agency, state Attorney General and the Better Business Bureau, not only where the company is located, but also where you live. These organizations can tell you whether they've gotten complaints about a particular work-at-home program. ***But be wary: just because there aren't complaints doesn't mean the company is legitimate.*** Unscrupulous companies may settle complaints, change their names or move to avoid detection.

Prevent Financial Elder Abuse!

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